



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First named inventor: Ian E. Abrahams

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Title: System for Managing Risk

Group Art Unit: 3623

Examiner: Graysay, Tamara L.

RESPONSE TO OFFICE ACTION

Mail Stop Non-Fee Amendment
Commissioner for Patents
United States Patent and Trademark Office
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Sir:

This paper is filed in response to the Office action mailed Oct. 19, 2004.

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